

1 What is claimed is:

2
3 1. A bill payment system comprising:

4 a payee transmitting or transferring to at least one payor a unique bar code

5 comprising data identifying at least said payee and said payor; and

6 a scanning apparatus configured to scan a printed representation of said bar code,
7 said scanning apparatus being capable, based on information stored in said bar code and a
8 payment made by said payor, of transmitting funds or initiating a funds transfer to said
9 payee in a predetermined amount and transmitting data or initiating a data transfer to said
10 payee regarding said payment.

11 2. A system as claimed in claim 1, wherein said funds are transmitted or transferred
12 as an electronic funds transfer or via the Automated Clearing House.

13 3. A system according to claim 1, wherein said apparatus is adapted to print a receipt
14 evidencing said payment.

15 4. A system as claimed in claim 1, wherein said bar code comprises a plurality of
16 validation levels.

17 5. A system as claimed in claim 1, wherein said data comprises the date and time
18 said payor makes said payment.

19 6. A system as claimed in claim 1, wherein said apparatus is integrated into a point-
20 of-sale system.

21 7. A system as claimed in claim 1, wherein said apparatus is in a location selected
22 from the group consisting of: grocery store, convenience store, supermarket, chain store,

1 post office, drug store, government office, location where goods are sold, location where
2 services are sold, bank, and retail store.

3 8. A system as claimed in claim 1, wherein said payee transmits or transfers said bar
4 code to said payor by at least one method selected from the group consisting of: via
5 facsimile transmission to or from a computer, via facsimile machine, via email, via file
6 transfer protocol (FTP), via hypertext markup language (HTML), via extended markup
7 language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet,
8 via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via
9 removable storage medium.

10 9. A system as claimed in claim 1, further comprising an automatic caller response
11 system and/or Internet access to said data by said payee and/or said payor.

12 10. A system as claimed in claim 1, wherein said system is adapted to transmit or
13 initiate transfer of notification to said payee of said payment by said payor via facsimile,
14 email, and/or custom electronic procedure.

15 11. A system as claimed in claim 1, wherein said payment is made by cash, check,
16 debit card or credit card; and wherein said predetermined amount of funds transmitted or
17 transferred to said payee is not dependent on whether payment is made by cash, check,
18 debit card or credit card.

19 12. A system as claimed in claim 1, wherein said payee further comprises accounting
20 software, wherein said system is adapted to transmit or initiate transfer of said data to
21 said payee via said accounting software.

22 13. A bill payment method comprising:

transmitting or transferring to at least one payor a unique bar code comprising data identifying at least said payee and said payor; and permitting a third party to scan a printed representation of said bar code and, based on the identifying information of said bar code and a payment made by said payor, to transmit funds or initiate a funds transfer to said payee in a predetermined amount and transmit data or initiate a data transfer to said payee regarding said payment.

14. A method as claimed in claim 13, wherein said transmission or transfer of funds is an electronic funds transfer or via the Automated Clearing House.

15. A method as claimed in claim 13, further comprising printing a receipt evidencing said payment.

16. A method as claimed in claim 13, wherein said bar code comprises a plurality of validation levels.

17. A method as claimed in claim 13, wherein said data comprises the date and time said payor makes said payment.

18. A method as claimed in claim 13, wherein said third party scanning and/or transmitting or transferring funds and data is performed via an apparatus integrated into a point-of-sale system.

19. A method as claimed in claim 13, wherein said third party is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, bank, and retail store.

20. A method as claimed in claim 13, wherein said step of transmitting or transferring said bar code to said payor occurs by at least one method selected from the group

1 consisting of: via facsimile transmission to or from a computer, via facsimile machine,
2 via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via
3 extended markup language (XML), via hypertext transport protocol (HTTP), via modem,
4 via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via
5 diskette, and via removable storage medium.

6 21. A method as claimed in claim 13, further comprising permitting access to said
7 data by said payee and/or said payor via an automatic caller response system and/or the
8 Internet.

9 22. A method as claimed in claim 13, wherein said system is adapted to transmit or
10 initiate transfer of notification to said payee of said payment by said payor via facsimile,
11 email, and/or custom electronic procedure.

12 23. A method as claimed in claim 13, wherein said payment is made by cash, check,
13 debit card or credit card; and wherein said predetermined amount of funds transmitted or
14 transferred to said payee is not dependent on whether payment is made by cash, check,
15 debit card or credit card.

16 24. A method as claimed in claim 13, wherein said payee further comprises
17 accounting software, wherein said step of transmitting or transferring said data to said
18 payee occurs via said accounting software.

19 25. A money transfer system comprising:

20 a printed bar code comprising data identifying at least an account number
21 corresponding to an account to which a deposit can be made and a destination payment
22 network corresponding to said account; and

1 a scanning apparatus configured to scan said bar code, said scanning apparatus
2 being capable, based on information stored in said bar code and a payment made by a
3 payor, of transmitting funds or initiating a funds transfer in a predetermined amount to
4 said account.

5 26. A money transfer system as claimed in claim 25, wherein said apparatus is further
6 capable of transmitting data or initiating a data transfer to a payee regarding said
7 payment.

8 27. A money transfer system as claimed in claim 25, wherein said destination
9 payment network comprises a plurality of organizations having a common account
10 numbering scheme.

11 28. A money transfer system as claimed in claim 27, wherein at least one said
12 organization is identified in said bar code by an American Bankers Association (ABA)
13 number.

14 29. A money transfer system as claimed in claim 25, wherein said printed bar code is
15 printed on at least one medium selected from the group consisting of: deposit slip, debit
16 card, credit card, bank card, affinity card, smart card, card bearing a magnetic stripe, card
17 bearing at least one name corresponding to said account number, identification card,
18 plastic or paper card, or sheet of paper.

19 30. A money transfer system as claimed in claim 25, wherein said funds are
20 transmitted or transferred as an electronic funds transfer or via the Automated Clearing
21 House.

22 31. A money transfer system as claimed in claim 25, wherein said apparatus is
23 adapted to print a receipt evidencing said payment.

32. A money transfer system as claimed in claim 25, wherein said bar code comprises a plurality of validation levels.

33. A money transfer system as claimed in claim 26, wherein said data comprises the date and time said payor makes said payment.

34. A money transfer system as claimed in claim 25, wherein said apparatus is integrated into a point-of-sale system.

35. A money transfer system as claimed in claim 25, wherein said apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, bank, and retail store.

36. A money transfer system as claimed in claim 25, wherein said payor receives said bar code by at least one method selected from the group consisting of: via facsimile transmission to or from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via removable storage medium.

37. A money transfer system as claimed in claim 26, further comprising an automatic caller response system and/or Internet access to said data by said payee and/or said payor.

38. A money transfer system as claimed in claim 25, wherein said system is adapted to transmit or initiate transfer of notification to a payee of said payment by said payor via facsimile, email, and/or custom electronic procedure.

1 39. A money transfer system as claimed in claim 25, wherein said payment is made
2 by cash, check, debit card or credit card; and wherein said predetermined amount of
3 funds transmitted or transferred to the account corresponding to said account number is
4 not dependent on whether payment is made by cash, check, debit card or credit card.

5 40. A money transfer system as claimed in claim 26, further comprising accounting
6 software, wherein said system is adapted to transmit or initiate transfer of said data to
7 said payee via said accounting software.

8 41. A method of transferring money, said method comprising:
9 scanning a printed bar code comprising data identifying at least an account
10 number corresponding to an account to which a deposit can be made and a destination
11 payment network corresponding to said account; and
12 transmitting funds or initiating a funds transfer, based on information stored in
13 said bar code and a payment made by a payor, in a predetermined amount to said account.

14 42. A method as claimed in claim 41, further comprising transmitting data or
15 initiating a data transfer to a payee regarding said payment.

16 43. A method as claimed in claim 41, wherein said destination payment network
17 comprises a plurality of organizations having a common account numbering scheme.

18 44. A method as claimed in claim 43, wherein at least one said organization is
19 identified in said bar code by an American Bankers Association (ABA) number.

20 45. A method as claimed in claim 41, wherein said printed bar code is printed on at
21 least one medium selected from the group consisting of: deposit slip, debit card, credit
22 card, bank card, affinity card, smart card, card bearing a magnetic stripe, card bearing at

1 least one name corresponding to said account number, identification card, plastic or paper
2 card, or sheet of paper.

3 46. A method as claimed in claim 41, wherein said funds are transmitted or
4 transferred as an electronic funds transfer or via the Automated Clearing House.

5 47. A method as claimed in claim 41, further comprising printing a receipt evidencing
6 said payment.

7 48. A method as claimed in claim 41, wherein said bar code comprises a plurality of
8 validation levels.

9 49. A method as claimed in claim 42, wherein said data comprises the date and time
10 said payor makes said payment.

11 50. A method as claimed in claim 41, wherein said apparatus is integrated into a
12 point-of-sale system.

13 51. A method as claimed in claim 41, wherein said apparatus is in a location selected
14 from the group consisting of: grocery store, convenience store, supermarket, chain store,
15 post office, drug store, government office, location where goods are sold, location where
16 services are sold, bank, and retail store.

17 52. A method as claimed in claim 41, wherein said payor receives said bar code by at
18 least one method selected from the group consisting of: via facsimile transmission to or
19 from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via
20 hypertext markup language (HTML), via extended markup language (XML), via
21 hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area
22 network (WAN), via a local-area network (LAN), via diskette, and via removable storage
23 medium.

53. A method as claimed in claim 42, further comprising providing an automatic caller response system and/or Internet access to said data for use by said payee and/or said payor.

54. A method as claimed in claim 41, further comprising transmitting or initiating transfer of notification to a payee of said payment by said payor via facsimile, email, and/or custom electronic procedure.

55. A method as claimed in claim 41, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to the account corresponding to said account number is not dependent on whether payment is made by cash, check, debit card or credit card.

56. A method as claimed in claim 42, further comprising transmitting or initiating a transfer of said data to said payee via accounting software.

57. A deposit slip comprising:
a printed account number; and
a unique bar code comprising data identifying at least said account number and a destination payment network corresponding to said account number.

58. A deposit slip as claimed in claim 57, wherein said bar code comprises a plurality of validation levels.

59. A printed bar code comprising:
data identifying at least an account number and a destination payment network corresponding to said account number.

60. A printed bar code as claimed in claim 59, wherein said bar code comprises a plurality of validation levels.

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61. A method for performing an Internet financial transaction, said method

comprising:

transmitting or transferring to a payor a unique bar code comprising data
identifying at least a payee and a destination payment network corresponding to said
payee.

62. A method as claimed in claim 61, wherein said bar code is transmitted or
transferred to said payor by at least one method selected from the group consisting of: via
facsimile transmission to or from a computer, via facsimile machine, via email, via file
transfer protocol (FTP), via hypertext markup language (HTML), via extended markup
language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet,
via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via
removable storage medium.

63. A method of providing for payment from a payor to a payee, comprising:

making available to one or more payees a standard format for representing on a
printed document data including at least a payee and a destination payment network
corresponding to said payee;

providing at one or more locations of one or more third parties one or more
scanning apparatus adapted to read data in said standard format;

receiving by electronic transmission data comprising said destination payment
network identification, payee identification and payment amount; and

providing information to said destination payment network to effect transmission
of funds to an account of said payee in an amount identified by said payment amount and
concurrently effecting or initiating transmission of payment information to said payee.

- 1 64. A method as claimed in claim 63, wherein said payment information comprises the
- 2 date and time said payment is made.
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